

Dear Members of the Insurance and Real State Committee of Connecticut General Assembly:

My name is Lauren LeClaire. I am a resident of New Haven and am testifying to communicate my strong support for **Connecticut H.B. 6622 - AN ACT CONCERNING PRESCRIPTION DRUG FORMULARIES AND LISTS OF COVERED DRUGS**. This bill would limit the circumstances in which a health carrier may remove a prescription drug from a formulary or list of covered drugs, or move a prescription drug to a different cost tier, during a plan year.

What we are seeing is insurance bait and switch. Many citizens select healthcare plans that suit their individual prescription treatment plans. To take that away in the middle of the year locks people into a plan that doesn't meet their basic health needs. Healthcare is a right that should not be afforded solely to those that can afford mid-year cost spikes. With drug prices on the rise, many citizens, 20% of the respondents to Alatum's 2018 survey, said that they have either cut their pills in half or have not filled prescriptions due to cost concerns. Connecticut should stand on the side of its citizens, not big insurers, and provide citizens the care they need.

Further, my mother, Rose, was recently diagnosed with breast cancer. This bill hits even closer to home for me and my family. Without access to various prescriptions, my mother would not be alive. Already tens of thousands of dollars in debt to various hospitals, my family would simply not be able to afford a cost-tier increase on my mother's medicine let alone know what to do if the drugs were removed entirely from a formulary. After months of grueling treatments, finding the prescriptions that work specifically for her was hard enough. I could not imagine doing it all over again because the state of Connecticut allowed insurers to cut her off on a whim.

We need to value people like my mother and other citizens of Connecticut and hold insurers accountable for following through on the care they promised when policyholders signed on.

Connecticut is already behind the curve. Several states, including the likes of Texas, have passed similar laws eliminating mid-year formulary changes. In Texas, a health insurer may modify a policy's prescription drug coverage only at a policy's renewal. It is incredibly disappointing that Connecticut lags behind its southern counterparts when it comes to progressive, equitable healthcare legislation.

In conclusion, I would like to restate my strong support for H.B. 6622. The citizens of Connecticut deserve better than to live at the whims of insurer dictates. Catching up with the rest of the nation on this issue is the least our state can do and I ask the committee to vote favorably on this important and necessary measure.

Thank you for your time and consideration,

Lauren LeClaire